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MICHAEL SMITH SUPERANNUATION FUND
GENERAL LEDGER FOR THE PERIOD 01/07/2017 TO 30/06/2018
FROM ACCOUNT 390/001 TO 390/001 - ENTRIES: ALL

Printed: Tuesday 22 January, 2019 @ 10:22:23

Date	Ref	Type	Units	Debits \$	Credits \$	Balance \$
390 <u>Life Insurance Premiums - Preserved</u>						
390/001 <u>Smith, Michael</u>						
10/07/2017	001	Bank Statement		521.31		521.31
		Narration: Macquarie Cash Mgmt Account				
31/07/2017	001	Bank Statement		668.13		1,189.44
		Narration: Macquarie Cash Mgmt Account				
10/08/2017	001	Bank Statement		521.31		1,710.75
		Narration: Macquarie Cash Mgmt Account				
29/08/2017	001	Bank Statement		668.13		2,378.88
		Narration: Macquarie Cash Mgmt Account				
11/09/2017	001	Bank Statement		521.31		2,900.19
		Narration: Macquarie Cash Mgmt Account				
02/10/2017	001	Bank Statement		668.13		3,568.32
		Narration: Macquarie Cash Management Account				
10/10/2017	001	Bank Statement		521.31		4,089.63
		Narration: Macquarie Cash Management Account				
31/10/2017	001	Bank Statement		788.83		4,878.46
		Narration: Macquarie Cash Management Account				
10/11/2017	001	Bank Statement		521.31		5,399.77
		Narration: Macquarie Cash Management Account				
29/11/2017	001	Bank Statement		788.83		6,188.60
		Narration: Macquarie Cash Management Account				
11/12/2017	001	Bank Statement		631.83		6,820.43
		Narration: Macquarie Cash Management Account				
29/12/2017	001	Bank Statement		788.83		7,609.26
		Narration: Macquarie Cash Mgmt Account				
10/01/2018	001	Bank Statement		631.83		8,241.09
		Narration: Macquarie Cash Mgmt Account				
30/01/2018	001	Bank Statement		788.83		9,029.92
		Narration: Macquarie Cash Mgmt Account				
12/02/2018	001	Bank Statement		631.83		9,661.75
		Narration: Macquarie Cash Mgmt Account				
01/03/2018	001	Bank Statement		788.83		10,450.58
		Narration: Macquarie Cash Mgmt Account				
12/03/2018	001	Bank Statement		631.83		11,082.41
		Narration: Macquarie Cash Mgmt Account				
29/03/2018	001	Bank Statement		788.83		11,871.24
		Narration: Macquarie Cash Mgmt Account				
10/04/2018	001	Bank Statement		631.83		12,503.07
		Narration: Macquarie Cash Account				
01/05/2018	001	Bank Statement		788.83		13,291.90
		Narration: Macquarie Cash Account				
10/05/2018	001	Bank Statement		631.83		13,923.73
		Narration: Macquarie Cash Account				
29/05/2018	001	Bank Statement		788.83		14,712.56
		Narration: Macquarie Cash Account				
12/06/2018	001	Bank Statement		631.83		15,344.39
		Narration: Macquarie Cash Mgmt Account				
29/06/2018	001	Bank Statement		788.83		16,133.22 ✓
		Narration: Macquarie Cash Mgmt Account				

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MICHAEL SMITH SUPERANNUATION FUND
GENERAL LEDGER FOR THE PERIOD 01/07/2017 TO 30/06/2018
FROM ACCOUNT 390/001 TO 390/001 - ENTRIES: ALL

Printed: Tuesday 22 January, 2019 @ 10:22:23

Date	Ref	Type	Units	Debits \$	Credits \$	Balance \$
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Total Debits: \$16,133.22
Total Credits:
Current Year Profit/(Loss): N/A

N₃ 4732.98
N₃ 4370.88
N₄ 7029.36

\$ 16 133.22

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MICHAEL SMITH SUPERANNUATION FUND
GENERAL LEDGER FOR THE PERIOD 01/07/2017 TO 30/06/2018
FROM ACCOUNT 390/002 TO 390/002 - ENTRIES: ALL

Printed: Tuesday 22 January, 2019 @ 10:22:44

Date	Ref	Type	Units	Debits \$	Credits \$	Balance \$
390		<u>Life Insurance Premiums - Preserved</u>				
390/002		<u>Smith, Dewi</u>				
20/07/2017	001	Bank Statement Narration: Macquarie Cash Mgmt Account		95.10		95.10
21/08/2017	001	Bank Statement Narration: Macquarie Cash Mgmt Account		95.10		190.20
20/09/2017	001	Bank Statement Narration: Macquarie Cash Mgmt Account		95.10		285.30
20/10/2017	001	Bank Statement Narration: Macquarie Cash Management Account		111.18		396.48
20/11/2017	001	Bank Statement Narration: Macquarie Cash Management Account		111.18		507.66
20/12/2017	001	Bank Statement Narration: Macquarie Cash Management Account		111.18		618.84
01/2018	001	Bank Statement Narration: Macquarie Cash Mgmt Account		111.18		730.02
20/02/2018	001	Bank Statement Narration: Macquarie Cash Mgmt Account		111.18		841.20
20/03/2018	001	Bank Statement Narration: Macquarie Cash Mgmt Account		111.18		952.38
20/04/2018	001	Bank Statement Narration: Macquarie Cash Account		111.18		1,063.56
21/05/2018	001	Bank Statement Narration: Macquarie Cash Account		111.18		1,174.74
20/06/2018	001	Bank Statement Narration: Macquarie Cash Mgmt Account		111.18		N ₅ 1,285.92
		Total Debits:		\$1,285.92		
		Total Credits:				
		Current Year Profit/(Loss):		N/A		



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Melbourne VIC 3004
Phone : 1800 333 613
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06 September 2018

Dear Policyholder,

Policy Number: 61405152
Life Insured: SMITH, MR MICHAEL

We refer to the above mentioned policy and advise that we have listed below a history of premiums paid from 01/07/2017 to 30/06/2018.

Life Insured:	SMITH, MR MICHAEL		
Benefit Name	Premium Due Date	Payment Transaction Date	Amount
LIFE COVER (SUPER)	07/07/2018	28/06/2018	\$788.83
LIFE COVER (SUPER)	07/06/2018	28/05/2018	\$788.83
LIFE COVER (SUPER)	07/05/2018	30/04/2018	\$788.83
LIFE COVER (SUPER)	07/04/2018	28/03/2018	\$788.83
LIFE COVER (SUPER)	07/03/2018	28/02/2018	\$788.83
LIFE COVER (SUPER)	07/02/2018	29/01/2018	\$788.83
Premium Paid 2018			\$4,732.98
LIFE COVER (SUPER)	07/01/2018	28/12/2017	\$788.83
LIFE COVER (SUPER)	07/12/2017	28/11/2017	\$788.83
LIFE COVER (SUPER)	07/11/2017	30/10/2017	\$788.83
LIFE COVER (SUPER)	07/10/2017	28/09/2017	\$668.13
LIFE COVER (SUPER)	07/09/2017	28/08/2017	\$668.13
LIFE COVER (SUPER)	07/08/2017	29/07/2017	\$668.13
Premium Paid 2017			\$4,370.88

If you are unsure whether the premiums under your policy are tax deductible items, we recommend you seek professional tax advice.

The information in this letter is current at the date of this letter and may be subject to change. This letter provides general information only, without taking into account your personal circumstances and is not intended as taxation or other advice.

Please consult a financial adviser before making any decision in relation to any financial product. You should consider the Product Disclosure Statement, available at www.aia.com.au, in deciding whether to acquire or continue to hold a financial product.

If you have any questions or concerns about this letter please contact our office on 1800 333 613.

Yours sincerely,

Pina Sciarrone

Chief Retail Insurance Officer

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Zurich Protection Plus
Annual statement

Policy number
03317418

Your adviser
Gareth McNamara
07 3554 0246

Statement details

Statement period: 1 July 2017 to 30 June 2018

Policy details

Policy owner: Michael Smith Superannuation Fund
(Superannuation, held by external trustee)
Policy type: Zurich Protection Plus
Life insured: Mr Michael Smith

Insurance benefits

Benefit type	Benefit amount	Annual premium	Premium paid
Death & terminal illness benefit	\$754,261	\$3,842.16	\$3,567.96
TPD any occupation (linked to Death)	\$754,261	\$3,628.68	\$3,350.98

The Death benefit is the amount that may be payable on death of the life insured. A benefit may be payable on terminal illness of 100% of your Death benefit.

The Total and permanent disablement (TPD) benefit is the amount that may be payable upon total and permanent disability of the life insured which prevents them from working again in the future in accordance with the policy description.

All benefits are subject to the terms and conditions of the applicable policy and payable to the trustee of the fund. You must ensure any benefits paid are in accordance with your fund's trust deed and superannuation law.

The Annual premium is the annualised cost of cover as at the statement date.

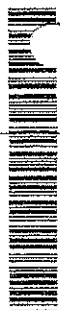
The Premium paid is the amount of premium paid for the benefit during the statement period.

Fees and costs

The total premium paid for this policy N4.1 \$7,029.36

Management fee
This approximate amount has been included in the total premium paid for this policy: **\$110.42**

The 'Management fee' is reviewed each year and increased by the percentage change in the Consumer Price Index over the preceding calendar year.



Process date	Effective date	Transaction description	Amount paid
07/07/2017	10/07/2017	Premium Allocation	\$521.31
09/08/2017	10/08/2017	Premium Allocation	\$521.31
08/09/2017	10/09/2017	Premium Allocation	\$521.31
09/10/2017	10/10/2017	Premium Allocation	\$521.31
09/11/2017	10/11/2017	Premium Allocation	\$521.31
07/12/2017	10/12/2017	Premium Allocation	\$631.83
09/01/2018	10/01/2018	Premium Allocation	\$631.83
09/02/2018	10/02/2018	Premium Allocation	\$631.83
09/03/2018	10/03/2018	Premium Allocation	\$631.83
09/04/2018	10/04/2018	Premium Allocation	\$631.83
09/05/2018	10/05/2018	Premium Allocation	\$631.83
09/06/2018	10/06/2018	Premium Allocation	\$631.83
			\$7,029.36

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Zurich Protection Plus
Annual statement

Policy number
03560151

Your adviser
Gareth McNamara
07 3554 0246

Statement details

Statement period: 1 July 2017 to 30 June 2018

Policy details

Policy owner: Michael Smith Superannuation Fund
(Superannuation, held by external trustee)

Policy type: Zurich Protection Plus

Life insured: Mrs Dewi Smith

Insurance benefits

Benefit type	Benefit amount	Annual premium	Premium paid
Death & terminal illness benefit	\$1,215,506	\$947.04	\$776.94
TPD any occupation (linked to Death & Trauma)	\$607,754	\$494.64	\$398.28

This policy is related to the Protection Plus policy shown on your Policy schedule. Premiums for the related policy are paid separately and are not included in the amounts shown in this notice. For more information about related policies, refer to the Zurich Wealth Protection PDS.

The Death benefit is the amount that may be payable on death of the life insured. A benefit may be payable on terminal illness of 100% of your Death benefit.

The Total and permanent disablement (TPD) benefit is the amount that may be payable upon total and permanent disability of the life insured which prevents them from working again in the future in accordance with the policy description.

All benefits are subject to the terms and conditions of the applicable policy and payable to the trustee of the fund. You must ensure any benefits paid are in accordance with your fund's trust deed and superannuation law.

The Annual premium is the annualised cost of cover as at the statement date.

The Premium paid is the amount of premium paid for the benefit during the statement period.

Fees and costs

The total premium paid for this policy **NS.1 \$1,285.92**

Management fee

This approximate amount has been included in the total premium paid for this policy: **\$110.70**

The 'Management fee' is reviewed each year and increased by the percentage change in the Consumer Price Index over the preceding calendar year.



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Process date	Effective date	Transaction description	Amount paid
19/07/2017	20/07/2017	Premium Allocation	\$95.10
18/08/2017	20/08/2017	Premium Allocation	\$95.10
19/09/2017	20/09/2017	Premium Allocation	\$95.10
19/10/2017	20/10/2017	Premium Allocation	\$111.18
18/11/2017	20/11/2017	Premium Allocation	\$111.18
19/12/2017	20/12/2017	Premium Allocation	\$111.18
19/01/2018	20/01/2018	Premium Allocation	\$111.18
20/02/2018	20/02/2018	Premium Allocation	\$111.18
20/03/2018	20/03/2018	Premium Allocation	\$111.18
19/04/2018	20/04/2018	Premium Allocation	\$111.18
18/05/2018	20/05/2018	Premium Allocation	\$111.18
19/06/2018	20/06/2018	Premium Allocation	\$111.18
			\$1,285.92